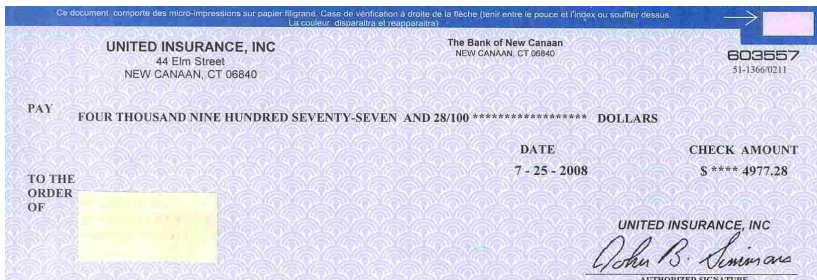


SCAMS IN YOUR IN-BOX

If something sounds too good to be true, it probably is.

We all receive e-mails declaring us winners of foreign lotteries, offering lucrative work-at-home job offers, or mentioning large foreign bank accounts that need to be transferred into American accounts. As outlandish as they may seem, victims still fall for these schemes, losing thousands of dollars to international con artists.

If you get a letter or an e-mail from a person you do not know, you should simply ignore it: if



A counterfeit check, purportedly part of a lottery prize, sent to a Rhode Island man, along with a letter directing him to wire back some of his winnings to cover “taxes.” The target didn’t bite.

you’re contacted by someone with whom you have never done business — ignore it; if you receive e-mails regarding proposals you did not solicit or lotteries that you never entered — ignore them. Still, many people are lulled by official looking logos, formally worded letters, or seem-

ingly professional forms, and fall victim to the scams.

These scams began in the 1980’s, originating out of Nigeria. Initially, letters purporting to be from bank representatives or government officials were sent to businesses. As technology changed, so did the scammers’ methods. Businesses started to receive unsolicited faxes. Then we all started to receive e-mailed solicitations. Millions of them are transmitted daily.

The original scheme — the advance fee — involved a purported foreign government or bank official who needed help transferring a large sum of money, offering a percentage of the funds for assistance. Targets were lured into paying thousands of dollars in “advance fees,” supposedly required to trigger the windfall — customs fees, attorneys’ fees, etc. Of course, the advance fees were the sole objective of the solicitation; there was no fund to be transferred.

Variations now include work-from-home employment opportunities and lottery winnings that require “tax payments” to be wired. Another targets people advertising items for sale online or in newspapers. Victims are contacted by someone who wants to send a check

for an amount higher than the asking price and have the target wire the excess funds to an off-shore account. The check is counterfeit and the victim loses the amount that is wired back. Scammers

also use natural disasters, such as Hurricane Katrina, as hooks to dupe targets.

The United States Secret Service regularly receives calls from victims who have fallen for these schemes. The reality is that, once you’ve sent the money, there’s not much that can be done. There are no charge-backs, no refunds, no complaint departments, and no reimbursement. Your money was gone the moment you wired it. The only effective tool against these schemes is to ignore them. Remember, if it sounds too good to be true, it probably is.

[News Release:](#)
[Rhode Island](#)
[woman admits forwarding fraudulent](#)
[checks in a Nigerian based scam](#)

Scam alerts

- ⇒ Winning lottery notifications or “International Lotteries”
- ⇒ Job Offers / Employment – especially from a foreign company, doing surveys or data entry, overly lucrative mystery shopper programs, or whenever all hiring phases are done via email
- ⇒ Overpayment for items listed for sale
- ⇒ Advance fees to get a large amount of money
- ⇒ Current events, such as hurricanes or floods, used to solicit donations
- ⇒ Phone calls asking urgently for money or assistance in wiring funds
- ⇒ Being asked to wire money immediately or without delay.

U.S. Secret Service